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February 17, 2000

ATTORNEY DOCKET NO.: 03204.0063

**Box PATENT APPLICATION**  
**Assistant Commissioner for Patents**  
**Washington, D.C. 20231**

Re: New U.S. Patent Application  
Title: SYSTEM AND METHOD FOR PROCESSING  
FINANCIAL TRANSACTIONS  
Inventor: Joseph A. GIORDANO

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application - 58 pages (including cover page), 10 independent claims and 50 claims total.
2. Drawings - 19 sheets of informal drawings (Figures 1-17).
3. Associate Power of Attorney and Power of Attorney.
4. A check for \$1,846.00 representing a \$760.00 filing fee, \$546.00 for 7 additional independent claims (@ \$78 per claim), and \$540.00 for 30 additional claims (@18.00 per claim).

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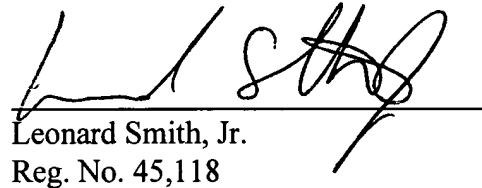
Please accord this application a serial number and filing date.

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or § 1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

By:

  
Leonard Smith, Jr.  
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LS:jfi  
Enclosures